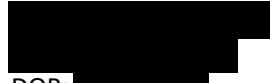


Kaeruru Katherine DeBoer



DOB:

SSN:

Experian ATTN: Supervisor, Legal Department
P.O Box 4500
Allen, TX. 75013.

02/28/2025

To Whom It May Concern:

Upon a detailed examination of my consumer report and following up after my previous disputes. There are several inaccurate and incomplete accounts on my consumer reports which are harming my financial and credit reputation. Pursuant to the Fair Credit Reporting Act and 15 USC 1681e(b), Consumer Reporting Agencies must follow reasonable procedures to assure maximum possible accuracy which your company has failed to do. Review the following account below:

1. **Account Name:** Navy Federal CR UN
Account Number: 100001xxxx
Dispute Reason: The Payment history for May 2023 and recent payments are incomplete and the reported balance is inaccurate.
Account Open Date: 11/03/2021.
Action: Delete this account immediately **OR** provide verification that this entire account is being reported completely and accurately in accordance with the FCRA.
2. **Account Name:** Wells Fargo
Account Number: 5379861xxxx
Dispute Reason: The Recent payments, Monthly payments and Terms are incomplete, and the reported balance is inaccurate.
Account Open Date: 11/30/2022.
Action: Delete this account immediately **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.
3. **Account Name:** Discover Bank
Account Number: 6011014xxx
Dispute Reason: The Recent Payment and Associated Terms are missing, incomplete and inaccurate.
Account Open Date: 11/30/2022.
Action: Update March 2023 to "OK" and "Paid on Time" **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.

4. **Account Name:** CAPITAL ONE
Account Number: 517805xxxx
Dispute Reason: The Recent Payment and Associated Terms are incomplete and inaccurate.
Account Open Date: 05/17/2018.
Action: Update this account accurately and completely **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.
5. **Account Name:** CITI CARDS/CITIBANK
Account Number: 542418xxxx
Dispute Reason: The Recent Payment and Associated Terms are incomplete and inaccurate.
Account Open Date: 12/05/2022.
Action: Update this account accurately and completely **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.
6. **Account Name:** JPMCB CARD
Account Number: 414720xxxx
Dispute Reason: The Recent payment, Terms are incomplete, and the Payment history is inaccurate.
Account Open Date: 01/11/2022.
Action: Update this account accurately and completely **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.
7. **Account Name:** JPMCB CARD
Account Number: 521307xxxxx
Dispute Reason: The Recent payment, Terms are incomplete, and the Payment history is inaccurate.
Account Open Date: 12/01/2022.
Action: Update this account accurately and completely **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.
8. **Account Name:** SELF FINANCIAL/LEAD BANK
Account Number: 1287xxxx
Dispute Reason: The Recent payment, Monthly payment, Highest balance, Balance are incomplete, and there is no reported Payment amounts reported rendering this inaccurate.
Account Open Date: 01/24/2021.
Action: Update this account accurately and completely **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.
9. **Account Name:** TBOM/ATLS/FORTIVA THD
Account Number: 777676xxxxx
Dispute Reason: The recent payment, monthly payment, associated terms are incomplete, with no reported payment amounts, resulting in an inaccurate record.
Account Open Date: 10/31/2019.
Action: Update this account accurately and completely **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.

I implore to take this request seriously and ensure these accounts are 100% accurate and complete. Congress outlines your duties as a Credit Reporting Agency pursuant to 15 USC 1681 in reference to accuracy and fairness in credit reporting. **Please mail me an updated copy of my credit report upon completion of this re-investigation.**

Regards,

Kaeruru Katherine DeBoer.

Kaeruru Katherine DeBoer.

[REDACTED]

DOB:

SSN:

Transunion ATTN: Supervisor, Legal Department
P.O Box 2000
Chester, PA. 19016.

02/28/2025

To Whom It May Concern:

Upon a detailed examination of my consumer report and following up after my previous disputes. There are several inaccurate and incomplete accounts which remain on my consumer reports. These accounts are harming my financial and credit reputation. Pursuant to the Fair Credit Reporting Act and 15 USC 1681e(b), Consumer Reporting Agencies must follow reasonable procedures to assure maximum possible accuracy which your company has failed to do. Review the following account below:

1. **Account Name:** Navy Federal CR UN
Account Number: 100001xxxx
Dispute Reason: **Dispute Reason:** The monthly payments, terms, payment received, and balance reported are inaccurate.
Account Open Date: 11/03/2021.
Action: Delete this account immediately **OR** provide verification that this entire account is being reported completely and accurately in accordance with the FCRA.
2. **Account Name:** Wells Fargo
Account Number: 5379861xxxx
Dispute Reason: **Dispute Reason:** The payment received, and balance reported are inaccurate. The payment history is incomplete and not showing scheduled payments, actual payments, balances reported etc.
Account Open Date: 11/03/2021.
Action: Delete this account immediately **OR** provide verification that this entire account is being reported completely and accurately in accordance with the FCRA.
3. **Account Name:** Discover Bank
Account Number: 6011014xxx
Dispute Reason: The payment history is inaccurate and incomplete with several missing items including scheduled payments, actual payments, balances reported etc. This violates 15 USC 1637(b) and 15 USC 1666.
Account Open Date: 11/30/2022.

Action: Update March 2023 to “OK” and “Paid on Time” **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.

4. **Account Name:** CAPITAL ONE

Account Number: 5178058xxxx

Dispute Reason: The payment history is inaccurate and incomplete with several missing items including scheduled payments, actual payments, balances reported etc.

Account Open Date: 05/17/2018.

Action: Update this account accurately and completely **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.

5. **Account Name:** CITICARDS CBNA

Account Number: 5424181xxxx

Dispute Reason: The payment history for March 2023 is inaccurate and incomplete, missing the balance and scheduled payment.

Account Open Date: 12/05/2022.

Action: Update this account accurately and completely **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.

6. **Account Name:** JPMCB CARD SERVICES

Account Number: 4147202xxxx

Dispute Reason: The payment history is inaccurate and incomplete with several missing items including scheduled payments, actual payments, balances reported etc.

Account Open Date: 01/11/2022.

Action: Update this account accurately and completely **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.

7. **Account Name:** RENTREPORTERS.COM/RESIDENCE

Account Number: 539xxxx

Dispute Reason: The payment history is inaccurate and incomplete with several missing items including scheduled payments, actual payments, balances reported etc.

Account Open Date: 02/01/2010.

Action: Update this account accurately and completely **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.

8. **Account Name:** SELF FINANCIAL INC/LEAD BANK

Account Number: 1287xxxx

Dispute Reason: The monthly payment and balance are inaccurate. Additionally, the payment history is incomplete with several missing items including scheduled payments, amounts paid, balances etc.

Account Open Date: 01/24/2021.

Action: Update this account accurately and completely **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.

9. **Account Name:** TBOM/FORTIVA HOME IMPROVER CARD

Account Number: 7776768xxxx

Dispute Reason: The payment received, and balance are inaccurate. Additionally, the payment history is incomplete with several missing items including scheduled payments, amounts paid, balances etc.

Account Open Date: 10/31/2019.

Action: Update this account accurately and completely **OR** provide verification of the completeness and accuracy of this entire account in accordance with the FCRA.

I implore to take this request seriously and ensure these accounts are 100% accurate and complete. Congress outlines your duties as a Credit Reporting Agency pursuant to 15 USC 1681 in reference to accuracy and fairness in credit reporting. **Please mail me an updated copy of my credit report upon completion of this re-investigation.**

Regards,

Kaeruru Katherine DeBoer.